

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
RACHEL HEITZ ET AL. )      Examiner: Not Yet Assigned  
Application No.: 10/707,779 )      TC/Art Unit: 3624  
Filed: January 12, 2004 )  
For: SYSTEMS, METHODS, AND )  
DEVICES FOR SELLING )  
TRANSACTION ACCOUNTS )      September 14, 2006

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449 form. Copies of the documents, as well as a copy of the Search Report dated August 10, 2005, are also enclosed.

To the best of Applicants' knowledge, a first Office Action has not yet been mailed for the present application.

CONCLUSION

It is respectfully requested that the listed documents be considered by the Examiner and that an initialed copy of the PTO-1449 form be returned indicating that the documents have been considered.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,

/Jonathan Berschadsky/  
Jonathan Berschadsky  
Attorney for Applicants  
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FORM PTO 1449 (*modified*)U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICELIST OF REFERENCES CITED BY APPLICANT(S)  
(Use several sheets if necessary)ATTY DOCKET NO.  
**03292.101860**APPLICATION NO.  
**10/707,779**APPLICANT  
**RACHEL HEITZ ET AL.**FILING DATE  
**January 12, 2004**GROUP  
**3624**

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		<b>2003/018779 A1</b>	<b>10/02/03</b>	<b>Swift et al.</b>	<b>705</b>	<b>40</b>	
		<b>2003/0080185 A1</b>	<b>05/01/03</b>	<b>Werther</b>	<b>235</b>	<b>380</b>	
		<b>5,477,038</b>	<b>12/19/95</b>	<b>Levine</b>	<b>235</b>	<b>380</b>	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT

## OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Sheet 1 of 1